

Form DIS

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 05-04898-5-SWH
Judge: STEPHANI W. HUMRICKHOUSE
Dated: July 21, 2010

In Re:

TIMOTHY DANIEL MATTHEWS
PO BOX 1365
HENDERSON, NC 27536
SSN (1): XXX-XX-4396

ELIZABETH TUCKER MATTHEWS
450 HEARTLAND LN.
HENDERSON, NC 27537-5835
SSN (2): XXX-XX-4639

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under § 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Dated: 7/21/2010

BY THE COURT

STEPHANI W. HUMRICKHOUSE
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That Are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: TIMOTHY DANIEL MATTHEWS
DEBTOR 2 NAME: ELIZABETH TUCKER MATTHEWS

CASE NUMBER: 0504898

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 07/22/2010 :

By First Class Mail :

AMERICREDIT FINANCIAL SERVICES, INC., ATTN: MANAGER OR REG. AGENT, PO BOX 183853, ARLINGTON, TX 76096 -
CAPITAL ONE, C/O: TSYS DEBT MANAGEMENT, PO BOX 5155, NORCROSS, GA 30091 -
CARDIOVASCULAR CARE OF NC, PO BOX 61050, DURHAM, NC 27715-1050, -
CAROLINA RADIOLOGY, PA, PO BOX 30367 DEPT. 164, CHARLOTTE, NC 28230-0367, -
CHARLES EIFRIG, 2709 BLUE RIDGE ROAD, SUITE 100, RALEIGH, NC 27607-6462 -
DUKE UNIVERSITY HEALTH SYSTEM, PO BOX 900002, RALEIGH, NC 27675-9000, -
DURHAM NEUROLOGY PLLC, 2609 N. DUKE STREET, SUITE 604, DURHAM, NC 27704-3048, -
ECAST SETTLEMENT CORPORATION, P. O. BOX 35480, NEWARK, NJ 07193-5480, -
ELIZABETH TUCKER MATTHEWS, 450 HEARTLAND LN., HENDERSON, NC 27537-5835, -
GRANVILLE MEDICAL CENTER, ATTN: MANAGING AGENT, PO BOX 947, OXFORD, NC 27565 -
HOME CREDIT CORPORATION, ATTN: MANAGER OR REG. AGENT, PO BOX 892, HENDERSON, NC 27536-0892 -
INTERNAL REVENUE SERVICE, ATTN: MANAGER OR REG. AGENT, PO BOX 21125, PHILADELPHIA, PA 19114 -
LONG BEACH ACCEPTANCE CORP., ATTN: MANAGER OR REG. AGENT, PO BOX 183593, ARLINGTON, TX 76096-3593 -
LVNV FUNDING LLC., RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587 -
MERRICK BANK, C/O WEINSTEIN & RILEY, P.S., PO BOX 3978, SEATTLE, WA 98124 -
NC DEPT OF REVENUE, OFFICE SVCS/BANKRUPTCY UNIT, P O BOX 1168, RALEIGH, NC 00000 -
PORTFOLIO RECOV. ASSOC., LLC, PO BOX 41067, NORFOLK, VA 23541, -
PRA RECEIVABLES MANAGEMENT, LLC, as agent of PORTFOLIO RECOVERY ASSOC., PO BOX 12914, NORFOLK, VA 23541 -
RYAN DYSON, RYAN DYSON, PLLC, 8520 SIX FORKS RD., STE. 101, RALEIGH, NC 27615-2962 -
STEPHEN J. MORIARTY, OBA#6410, ATTYS & COUNSELLORS AT LAW, 100 N. BORADWAY, STE. 3300, OKLAHOMA CITY, OK 73102-8812 -
TIMOTHY DANIEL MATTHEWS, PO BOX 1365, HENDERSON, NC 27536, -
US BANK, SERVICER FED NATL MORT ASSOC, 4801 FREDERICA STREET, OWENSBORO, KY 42301 -
VANCE COUNTY TAX COLLECTOR, 122 YOUNG STREET SUITE E, HENDERSON, NC 27536, -
VANCE COUNTY TAX COLLECTOR, ATTN: MANAGING AGENT, 122 YOUNG STREET, STE. E, HENDERSON, NC 27536 -
VIRGINIA S. FULLER, MD, LLC, PO BOX 65457, CHARLOTTE, NC 28265-0454, -
WAKE HEART & VASCULAR ASSOC., 4325 LAKE BOONE TRAIL, SUITE 315, RALEIGH, NC 27607-7510 -
WILLIAM F. HILL, ESQ., PO BOX 2517, GREENVILLE, NC 27836, -
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By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 07/22/2010

Signature: Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

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